Case 22-21354-CMB Doc 18 Filed 07/30/22 Entered 07/31/22 00:23:48 Desc Imaged Certificate of Notice Page 1 of 5

Information to id	entify the case:			
Debtor 1:	Brad R. Swisher	Social Security number or ITIN:	xxx-xx-1986	
	First Name Middle Name Last Name			
Debtor 2: (Spouse, if filing)	Lisa M. Swisher	Social Security number or ITIN:	xxx-xx-6595	
	First Name Middle Name Last Name			
United States Bank	ruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter:	13	7/13/22
Case number:	22-21354-CMB			

# Official Form 3091

# **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Brad R. Swisher	Lisa M. Swisher
2.	All other names used in the last 8 years		
3.	Address	431 Theo Street Derry, PA 15627	431 Theo Street Derry, PA 15627
4.	<b>Debtor's attorney</b> Name and address	Charles James Grudowski Grudowski Law, P.C. 3925 Reed Boulevard, Suite 201 Murrysville, PA 15668	Contact phone 412–904–1940 Email: cjg@grudowskilaw.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566  Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412–644–2700
			Date: 7/28/22

For more information, see page 2

Debtor Brad R. Swisher and Lisa M. Swisher

Case number 22-21354-CMB

7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint	August 29, 2022 at 09:00 AM	Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com	
case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	meetings somapter for asteemapa.com	
8. Deadlines  The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 10/28/22	
required filing fee by the following deadlines.	You must file:  • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge	
	<ul> <li>a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	discharge	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 9/21/22	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 1/9/23	
	Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> .  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan, objections and hearing  The debtor has filed a plan, which is attached. An initial hearing on confirmation 13 trustee and will be held immediately following the meeting of creditors on: 8/29/22 at 09:00 AM , Location: remotely by the Trustee via Zoom, how to pwww.ch13pitt.com, meetings@chapter13trusteewdpa.com		itors on:	
	Creditors have the duty to promptly review all plans and present any to the initial Chapter 13 plan shall be filed with the bankruptcy counsel for the debtor (if any), and the Chapter 13 Trustee by no creditors. Parties objecting to the Plan must attend the meeting of c 7 above. To the extent a written objection is not resolved at the meet confirmation hearing or prior to or at the date set for continued concilicational properties of the confirmation hearing. If no objections are timely filed, or filed object confirmation hearing or continued conciliation conferences, the Trust determine that the objection has been withdrawn, and the plan has be means forbidden by law without receiving evidence on such issues.	elerk's office and served on the debtor, blater than 7 days before meeting of reditors duly scheduled pursuant to Section ting of creditors/conciliated initial liation conferences the plan will be set for a stions are not prosecuted at the initial tee may assume and the court may	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirmation and appear at the confirmation hearing. A copy of the plan, if representation the confirmation hearing is not indicated on this notice, you will be adebtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t www.pacer.gov. If you believe that the law	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt. However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the plan it the debt from the debtors personally except red from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If	

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 22-21354-CMB

Brad R. Swisher Chapter 13

Lisa M. Swisher Debtors

# **CERTIFICATE OF NOTICE**

District/off: 0315-2 User: auto Page 1 of 3
Date Rcvd: Jul 28, 2022 Form ID: 309iPGH Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2022:

<b>Recip ID</b> db/jdb	Recipient Name and Address + Brad R. Swisher, Lisa M. Swisher, 431 Theo Street, Derry, PA 15627-2655
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15500177	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
15497557	+ Emvlp Ii Llc/State Farm Bank, Attn: Bankruptcy Dept, Po Box 2313, Bloomington, IL 61702-2313

TOTAL: 4

## $Notice \ by \ electronic \ transmission \ was \ sent \ to \ the \ following \ persons/entities \ by \ the \ Bankruptcy \ Noticing \ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: cjg@grudowskilaw.com	Date/Time	Recipient Name and Address
		Jul 28 2022 23:29:00	Charles James Grudowski, Grudowski Law, P.C., 3925 Reed Boulevard, Suite 201, Murrysville, PA 15668
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Jul 28 2022 23:30:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Jul 29 2022 03:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 28 2022 23:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 29 2022 03:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 28 2022 23:30:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Jul 28 2022 23:30:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM	Jul 29 2022 03:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15497550	+ EDI: BANKAMER.COM	Jul 29 2022 03:28:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15497551	+ EDI: CAPITALONE.COM	Jul 29 2022 03:28:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15497553	+ EDI: CITICORP.COM	Jul 29 2022 03:28:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15497554	EDI: CITICORP.COM	Jul 29 2022 03:28:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108

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District/off: 0315-2 User: auto Page 2 of 3 Form ID: 309iPGH Total Noticed: 33 Date Rcvd: Jul 28, 2022 15497555 + Email/PDF: MerrickBKNotifications@Resurgent.com Jul 28 2022 23:39:39 Cws/cw Nexus, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001 15500737 EDI: DISCOVER.COM Jul 29 2022 03:28:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 + EDI: DISCOVER.COM 15497556 Jul 29 2022 03:28:00 Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025 15497558 + Email/Text: bknotice@ercbpo.com Jul 28 2022 23:30:00 Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412 15497559 Email/Text: collecadminbankruptcy@fnni.com Jul 28 2022 23:30:00 First National Bank, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103 15499818 EDI: AIS.COM Jul 29 2022 03:33:00 Goldman Sachs Bank, USA, by AIS InfoSource, LP as Agent, PO Box 4457, Houston, TX 77210-4457 15497552 EDI: JPMORGANCHASE Jul 29 2022 03:28:00 Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850 Email/Text: teller2@lescofcu.com 15497560 Jul 28 2022 23:29:00 Lesco Fcu, 2613 Ligonier St, Latrobe, PA 15650 15497561 + Email/Text: GSBankElectronicBankruptcyNotice@gs.com Jul 28 2022 23:30:00 Marcus by Goldman Sachs, Attn: Bankruptcy, Po Box 45400, Salt Lake City, UT 84145-0400 15497562 Email/Text: Mercury@ebn.phinsolutions.com Jul 28 2022 23:29:00 Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064 15497563 Email/Text: bankruptcyteam@quickenloans.com Jul 28 2022 23:30:00 Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573 15497854 + EDI: RMSC.COM Jul 29 2022 03:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 + EDI: RMSC.COM 15497564 Jul 29 2022 03:28:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064 15497565 + EDI: RMSC.COM Jul 29 2022 03:28:00 Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 15497566 + EDI: RMSC.COM Synchrony Bank/Lowes, Attn: Bankruptcy, Po Jul 29 2022 03:28:00 Box 965060, Orlando, FL 32896-5060 + EDI: RMSC.COM 15497567 Jul 29 2022 03:28:00 Synchrony Bank/Sams, Attn: Bnakruptcy, Po Box 965060, Orlando, FL 32896-5060 15497568 EDI: RMSC.COM Synchrony/PayPal Credit, Attn: Bankruptcy, Po Jul 29 2022 03:28:00 Box 965060, Orlando, FL 32896-5060 15497569 + EDI: USBANKARS.COM Jul 29 2022 03:33:00 U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000 15497570 + EDI: WFCCSBK Jul 29 2022 03:28:00 Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA

TOTAL: 31

## BYPASSED RECIPIENTS

50306-0438

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

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District/off: 0315-2 User: auto Page 3 of 3
Date Rcvd: Jul 28, 2022 Form ID: 309iPGH Total Noticed: 33

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2022	Signature:	/s/Gustava Winters	

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2022 at the address(es) listed below:

Name Email Address

Brian Nicholas

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmllawgroup.com

Charles James Grudowski

on behalf of Joint Debtor Lisa M. Swisher cjg@grudowskilaw.com admin@grudowskilaw.com

Charles James Grudowski

on behalf of Debtor Brad R. Swisher  $cjg@grudowskilaw.com\ admin@grudowskilaw.com$ 

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 5